

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : CHAPTER 13  
FRANK T. ZIGMAN :  
 :  
 : HEARING: August 5, 2025 – 11:00 AM  
 : No. 25-12470 (amc)

**ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY**

**AND NOW**, this 7th day of August, 2025, upon consideration of the Motion of Philadelphia Federal Credit Union (“**PFCU**”) pursuant to §§362(d) and (e) for Relief from the Automatic Stay under Section 362(a) of the Bankruptcy Code (the “**Motion**”), and notice and opportunity for hearing thereon, it is hereby

**ORDERED**, that the Motion be, and the same hereby is, granted, and it is further

**ORDERED**, that the Automatic Stay afforded by §362(a) of the Bankruptcy Code be, and hereby is, **VACATED** to permit PFCU to exercise its rights as a secured creditor of the Debtor as more fully set forth in the Motion, pursuant to the Notes and title-endorsed liens, and applicable state law, as to the following two vehicles:

- 1) a certain 2023 GMC Yukon XL, VIN XXXX-XXXX-XXXX-X7021; and
- 2) a certain 2017 Tesla Model X, VIN XXXX-XXXX-XXXX-X9608,

by repossessing either or both vehicles, with or without judicial process, in any manner permitted by Pennsylvania and federal law.

After any such repossession, PFCU may commence and prosecute such actions as are necessary to perfect its right to deficiency claims under applicable state law, but shall not execute upon any such claim while this case remains open, without further Order of this Court.

The 14-day stay of B.R. 4001(a)(3) is waived, and this Order shall take effect immediately upon entry.

**BY THE COURT:**



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ASHELY M. CHAN  
United States Bankruptcy Judge